



32573202220100100

## ANNUAL STATEMENT

**For the Year Ended December 31, 2022  
OF THE CONDITION AND AFFAIRS OF THE**

Ohio FAIR Plan Underwriting Association

NAIC Group Code	0000 (Current Period)	0000 (Prior Period)	NAIC Company Code	32573	Employer's ID Number	23-7024436
Organized under the Laws of	OHIO		, State of Domicile or Port of Entry		OH	
Country of Domicile	US					
Incorporated/Organized	October 25, 1968		Commenced Business	June 1, 1974		
Statutory Home Office	2000 POLARIS PARKWAY, SUITE 160 (Street and Number)		, COLUMBUS, OH, US 43240		(City or Town, State, Country and Zip Code)	
Main Administrative Office	2000 POLARIS PARKWAY, SUITE 160 (Street and Number)		COLUMBUS, OH, US 43240 (City or Town, State, Country and Zip Code)		614-839-6446 (Area Code)	(Telephone Number)
Mail Address	2000 POLARIS PARKWAY, SUITE 160 (Street and Number or P.O. Box)		, COLUMBUS, OH, US 43240		(City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	2000 POLARIS PARKWAY, SUITE 160 (Street and Number)		COLUMBUS, OH, US 43240		614-839-6446 (Area Code)	(Telephone Number)
Internet Web Site Address	WWW.OHIOAIRPLAN.COM					
Statutory Statement Contact	MICHELLE R. KNODELL (Name)		614-839-6446 x 155 (Area Code)		(Telephone Number) (Extension)	
	MKNODELL@OHIOAIRPLAN.COM (E-Mail Address)		614-839-2882 (Fax Number)			

## OFFICERS

JENNIFER KEEFER

	Name	Title
1.	W. SHAWN BRACE	PRESIDENT
2.	MICHELLE R. KNOPELL	SECRETARY
3.	W. SHAWN BRACE	TREASURER

## VICE-PRESIDENTS

## **DIRECTORS OR TRUSTEES**

State of OHIO

County of DELAWARE ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)  
JENNIFER KEEFER

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(Signature)  
W. SHAWN BRACE  
(Printed Name)  
2

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(Signature)  
MICHELLE R. KNODELL  
(Printed Name)  
2

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CHAIRMAN  
(Title)

---

PRESIDENT  
(Title)

Original filing?  Yes  No

1. State the amendment number .....
2. Date filed .....
3. Number of pages attached .....

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2022

NAIC Group Code	0000	EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)										NAIC Company Code	32573
		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,202,833		2,315,951		1,124,753	825,932	829,432	227,500	34,322	39,358	12,301	251,890	20,835
2.1 Allied Lines	962,575		890,915		512,659	650,870	598,370	38,000	5,562	2,732	1,994	110,069	1,128
2.2 Multiple Peril Crop													
2.3 Federal Flood													
2.4 Private Crop													
2.5 Private Flood													
3. Farmowners Multiple Peril													
4. Homeowners Multiple Peril	7,916,913		7,777,100		4,180,653	3,399,865	3,433,230	1,438,368	155,419	157,904	61,318	905,283	31,586
5.1 Commercial Multiple Peril (Non-Liability Portion)													
5.2 Commercial Multiple Peril (Liability Portion)													
6. Mortgage Guaranty													
8. Ocean Marine													
9. Inland Marine													
10. Financial Guaranty													
11.1 Medical Professional Liability - Occurrence													
11.2 Medical Professional Liability - Claims-Made													
12. Earthquake													
13.1 Comprehensive (hospital and medical) ind (b)													
13.2 Comprehensive (hospital and medical) group (b)													
14. Credit A & H (Group and Individual)													
15.1 Vision Only (b)													
15.2 Dental Only (b)													
15.3 Disability Income (b)													
15.4 Medicare Supplement (b)													
15.5 Medicaid Title XIX (b)													
15.6 Medicare Title XVIII (b)													
15.7 Long-Term Care (b)													
15.8 Federal Employees Health Benefits Plan Premium (b)													
15.9 Other Health (b)													
16. Workers' Compensation													
17.1 Other Liability - Occurrence	13,911		14,719		6,663			5,000			103	1,591	16
17.2 Other Liability - Claims-Made													
17.3 Excess Workers' Compensation													
18.1 Products Liability - Occurrence													
18.2 Products Liability - Claims-Made													



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**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2022

NAIC Group Code **0000**NAIC Company Code **32573**

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	3	4	5	6	7	8	9	10	11	12	
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)											
19.2	Other Private Passenger Auto Liability											
19.3	Commercial Auto No-Fault (Personal Injury Protection)											
19.4	Other Commercial Auto Liability											
21.1	Private Passenger Auto Physical Damage											
21.2	Commercial Auto Physical Damage											
22.	Aircraft (all perils)											
23.	Fidelity											
24.	Surety											
26.	Burglary and Theft											
27.	Boiler and Machinery											
28.	Credit											
29.	International											
30.	Warranty											
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
34.	Aggregate Write-Ins for Other Lines of Business											
35.	TOTALS (a)	11,097,248	10,999,882	5,825,189	4,876,667	4,862,032	1,709,868	195,303	199,994	75,716	1,268,949	53,566
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.	Summary of remaining write-ins for Line 34 from overflow page											
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)											

**NONE**

(a) Finance and service charges not included in Lines 1 to 35 \$ 48,208

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.

Footnotes	Amounts
(a) Finance and service charges not included in Lines 1 to 35 \$ ....	48,208
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .... and number of persons insured under indemnity only products .....	

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2022

NAIC Group Code **0000**NAIC Company Code **32573**

		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,202,833		2,315,951		1,124,753	825,932	829,432	227,500	34,322	39,358	12,301	251,890	20,835
2.1 Allied lines	962,575		890,915		512,659	650,870	598,370	38,000	5,562	2,732	1,994	110,069	1,128
2.2 Multiple Peril Crop													
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4. Homeowners Multiple Peril	7,916,913		7,777,100		4,180,653	3,399,865	3,433,230	1,438,368	155,419	157,904	61,318	905,283	31,586
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17.1 Other Liability - Occurrence	13,911		14,719		6,663			5,000			103	1,591	16
17.2 Other Liability - Claims-Made													
17.3 Excess Workers' Compensation													
18.1 Products Liability - Occurrence													
18.2 Products Liability - Claims-Made													



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**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2022

NAIC Group Code **0000**NAIC Company Code **32573**

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. TOTALS (a)	11,097,248	10,999,882		5,825,189	4,876,667	4,862,032	1,709,868	195,303	199,994	75,716	1,268,949	53,566
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 48,208

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.

- NONE    Schedule F - Part 1 Assumed Reinsurance**
- NONE    Schedule F - Part 2 Premium Portfolio**
- NONE    Schedule F - Part 3 Ceded Reinsurance**
- NONE    Schedule F - Part 4 Aging of Ceded Reinsurance**
- NONE    Schedule F - Part 5 Unauthorized Reinsurance**
- NONE    Schedule F - Part 6**
- NONE    Schedule H - Part 1**
- NONE    Schedule H - Part 2, 3 and 4**
- NONE    Schedule H - Part 5**

**SCHEDULE P – PART 1A – HOMEOWNERS/FARMOWNERS**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 2013	17,505		17,505	7,571		188		1,552		71	9,311	1,068	
3. 2014	17,594		17,594	7,906		114		1,975		34	9,995	990	
4. 2015	15,996		15,996	6,771		195		1,538		22	8,504	798	
5. 2016	14,051		14,051	5,827		135		1,522		5	7,484	698	
6. 2017	12,118		12,118	4,265		199		1,558		27	6,022	700	
7. 2018	10,879		10,879	3,501		114		1,379		8	4,994	549	
8. 2019	9,737		9,737	4,424		129		1,469		24	6,022	610	
9. 2020	8,912		8,912	4,183		180		1,508		10	5,871	524	
10. 2021	8,168		8,168	3,346		109		1,123		66	4,578	415	
11. 2022	7,777		7,777	2,488		36		961		8	3,485	333	
12. Totals	XXX	XXX	XXX	50,282		1,399		14,585		275	66,266	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 2013													
3. 2014													
4. 2015													
5. 2016													
6. 2017													
7. 2018													
8. 2019													
9. 2020	51				1				4		56	1	
10. 2021	369				7				28		404	6	
11. 2022	881		137		19		34		247		1,318	49	
12. Totals	1,301		137		27		34		279		1,778	56	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2013	9,311		9,311	53,191		53,191					
3. 2014	9,995		9,995	56,809		56,809					
4. 2015	8,504		8,504	53,163		53,163					
5. 2016	7,484		7,484	53,263		53,263					
6. 2017	6,022		6,022	49,695		49,695					
7. 2018	4,994		4,994	45,905		45,905					
8. 2019	6,022		6,022	61,847		61,847				51	5
9. 2020	5,927		5,927	66,506		66,506				369	35
10. 2021	4,982		4,982	60,994		60,994				1,018	300
11. 2022	4,803		4,803	61,759		61,759					
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,438	340

**NONE Schedule P - Part 1B Private Passenger**

**NONE Schedule P - Part 1C Commercial Auto**

**NONE Schedule P - Part 1D Workers Compensation**

**NONE Schedule P - Part 1E Commercial Multiple Peril**

**NONE Schedule P - Part 1F - Section 1 Med. Prof. Liab. Occurrence**

**NONE Schedule P - Part 1F - Section 2 Med. Prof. Liab. Claims-Made**

**NONE Schedule P - Part 1G Special Liability**

**SCHEDULE P – PART 1H – SECTION 1****OTHER LIABILITY – OCCURRENCE**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded Received				
1. Prior	XXX	XXX	XXX									XXX	
2. 2013	40			40						30		30	
3. 2014	38			38									
4. 2015	36			36	1					1		2	
5. 2016	34			34	36					11		47	
6. 2017	29			29									
7. 2018	26			26	1					2		3	
8. 2019	24			24									
9. 2020	20			20	1							1	
10. 2021	17			17								4	
11. 2022	15			15									
12. Totals	XXX	XXX	XXX	39						44		83	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior																
2. 2013																
3. 2014																
4. 2015																
5. 2016																
6. 2017																
7. 2018																
8. 2019																
9. 2020																
10. 2021																
11. 2022			5							1			6			
12. Totals			5							1			6			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss Expense	33 Loss Expense		35 Loss Expenses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2013	30			30	75,000		75,000				
3. 2014											
4. 2015	2			2	5,556		5,556				
5. 2016	47			47	138,235		138,235				
6. 2017											
7. 2018	3			3	11,538		11,538				
8. 2019											
9. 2020	1			1	5,000		5,000				
10. 2021											
11. 2022	6			6	40,000		40,000			5	1
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5	1

**NONE    Schedule P - Part 1H - Section 2 Other Liab. Claims-Made**

**SCHEDULE P – PART 1I – SPECIAL PROPERTY (FIRE, ALLIED LINES,****INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	3		1		6		3	10	XXX	
2. 2021	3,561		3,561	1,602		30		791		78	2,423	XXX	
3. 2022	3,208		3,208	1,260		32		478		16	1,770	XXX	
4. Totals	XXX	XXX	XXX	2,865		63		1,275		97	4,203	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed				
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR										
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded							
1. Prior	2				1				1				3	1			
2. 2021					3		10		7				8				
3. 2022	181		84						58				336	8			
4. Totals	183		84		4		10		66				347	9			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2	1
2. 2021	2,431		2,431	68,267		68,267					8
3. 2022	2,106		2,106	65,648		65,648				265	71
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	267	80

- NONE    Schedule P - Part 1J Auto Physical Damage**
- NONE    Schedule P - Part 1K Fidelity/Surety**
- NONE    Schedule P - Part 1L Other**
- NONE    Schedule P - Part 1M International**
- NONE    Schedule P - Part 1N Nonproportional Assumed Prop.**
- NONE    Schedule P - Part 1O Nonproportional Assumed Liab.**
- NONE    Schedule P - Part 1P Nonproportional Assumed Fin. Lines**
- NONE    Schedule P - Part 1R - Section 1 Prod. Liab. Occurence**
- NONE    Schedule P - Part 1R - Section 2 Prod. Liab. Claims-Made**
- NONE    Schedule P - Part 1S Financial Guaranty/Mortgage Guaranty**
- NONE    Schedule P - Part 1T - Warranty**

**SCHEDULE P – PART 2A – HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior	313	410	482	510	510	510	510	510	510	510	510	(4)
2. 2013	7,985	7,607	7,736	7,753	7,755	7,761	7,763	7,763	7,763	7,759	(4)	(4)
3. 2014	XXX	8,944	8,118	8,090	8,020	8,020	8,020	8,020	8,020	8,020	8,020	
4. 2015	XXX	XXX	7,817	7,025	7,000	6,962	6,966	6,967	6,967	6,966	(1)	(1)
5. 2016	XXX	XXX	XXX	7,096	5,922	5,959	5,961	5,962	5,962	5,962		
6. 2017	XXX	XXX	XXX	XXX	5,187	4,395	4,476	4,464	4,464	4,464		
7. 2018	XXX	XXX	XXX	XXX	XXX	3,635	3,655	3,604	3,609	3,615	6	11
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	4,635	4,675	4,541	4,553	12	(122)
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,401	4,450	4,415	(35)	14
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,814	3,831	17	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,595	XXX	XXX
								12. Totals		(5)		(102)

**SCHEDULE P – PART 2B – PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior												
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								12. Totals				

**SCHEDULE P – PART 2C – COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior												
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								12. Totals				

**SCHEDULE P – PART 2D – WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior												
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								12. Totals				

**SCHEDULE P – PART 2E – COMMERCIAL MULTIPLE PERIL**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior												
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								12. Totals				

**SCHEDULE P – PART 2F – SECTION 1  
MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE**

**SCHEDULE P – PART 2F – SECTION 2**  
**MEDICAL PROFESSIONAL LIABILITY – CLAIMS-MADE**

**SCHEDULE P – PART 2G – SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

**SCHEDULE P – PART 2H – SECTION 1 – OTHER LIABILITY – OCCURRENCE**

**SCHEDULE P – PART 2H – SECTION 2 – OTHER LIABILITY – CLAIMS-MADE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior												
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

## **SCHEDULE P – PART 2I – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	675	567	572	5	(103)
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,737	1,633	(104)	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,570	XXX	XXX
								4. Totals			(99)	(103)

## **SCHEDULE P – PART 2J – AUTO PHYSICAL DAMAGE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								4. Totals				

## **SCHEDULE P – PART 2K – FIDELITY, SURETY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								4. Totals				

## **SCHEDULE P – PART 2L – OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								4. Totals				

## **SCHEDULE P – PART 2M – INTERNATIONAL**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior												
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
								12. Totals				

**NONE    Schedule P - Part 2N, 2O, 2P**

**NONE    Schedule P - Part 2R Sec. 1 and 2, 2S, 2T**

**SCHEDULE P – PART 3A – HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000	404	466	510	510	510	510	510	510	510		
2. 2013	5,449	7,464	7,662	7,747	7,749	7,761	7,763	7,763	7,763	7,759	722	291
3. 2014	XXX	6,823	7,882	7,986	8,020	8,020	8,020	8,020	8,020	8,020	706	273
4. 2015	XXX	XXX	5,413	6,786	6,912	6,962	6,966	6,967	6,967	6,966	555	294
5. 2016	XXX	XXX	XXX	4,252	5,818	5,948	5,961	5,962	5,962	5,962	495	245
6. 2017	XXX	XXX	XXX	XXX	3,612	4,321	4,450	4,464	4,464	4,464	500	234
7. 2018	XXX	XXX	XXX	XXX	XXX	2,400	3,487	3,604	3,609	3,615	350	220
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	3,109	4,395	4,528	4,553	433	196
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,350	4,176	4,363	375	167
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,637	3,455	276	142
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,524	183	105

**SCHEDULE P – PART 3B – PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000											
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P – PART 3C – COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000											
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P – PART 3D – WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000											
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P – PART 3E – COMMERCIAL MULTIPLE PERIL**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000											
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P – PART 3F – SECTION 1**  
**MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000											
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P – PART 3F – SECTION 2**  
**MEDICAL PROFESSIONAL LIABILITY – CLAIMS-MADE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000											
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P – PART 3G – SPECIAL LIABILITY**  
**(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000											
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P – PART 3H – SECTION 1 – OTHER LIABILITY – OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000											
2. 2013											1	
3. 2014	XXX											
4. 2015	XXX	XXX									2	
5. 2016	XXX	XXX	XXX		33	33	36	36	36	36		
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1		
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

**SCHEDULE P – PART 3H – SECTION 2 – OTHER LIABILITY – CLAIMS-MADE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022		
1. Prior	000											
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

## SCHEDULE P – PART 3I – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	566	570	XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,411	1,632	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,292	XXX	XXX

## SCHEDULE P – PART 3J – AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	...	...	...	...
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	...	...
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	...

## SCHEDULE P – PART 3K – FIDELITY/SURETY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	...	...	XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	XXX	XXX

## SCHEDULE P – PART 3L – OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	...	...	XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	XXX	XXX

## SCHEDULE P – PART 3M – INTERNATIONAL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
1. Prior	000	...	...	...	...	...	...	...	...	...	XXX	XXX
2. 2013	...	...	...	...	...	...	...	...	...	...	XXX	XXX
3. 2014	XXX	...	...	...	...	...	...	...	...	...	XXX	XXX
4. 2015	XXX	XXX	...	...	...	...	...	...	...	...	XXX	XXX
5. 2016	XXX	XXX	XXX	...	...	...	...	...	...	...	XXX	XXX
6. 2017	XXX	XXX	XXX	XXX	...	...	...	...	...	...	XXX	XXX
7. 2018	XXX	XXX	XXX	XXX	XXX	...	...	...	...	...	XXX	XXX
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	...	...	...	...	XXX	XXX
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	...	XXX	XXX
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	XXX	XXX

**NONE    Schedule P - Part 3N, 3O, 3P**

**NONE    Schedule P - Part 3R Sec. 1 and 2, 3S, 3T**

**SCHEDULE P – PART 4A – HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior										
2. 2013	1,019									
3. 2014	XXX	992								
4. 2015	XXX	XXX	689							
5. 2016	XXX	XXX	XXX	521						
6. 2017	XXX	XXX	XXX	XXX	638					
7. 2018	XXX	XXX	XXX	XXX	XXX	130				
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	130			
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130		
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171

**SCHEDULE P – PART 4B – PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX						
8. 2019	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX						
10. 2021	XXX	XXX	XXX	XXX						
11. 2022	XXX	XXX	XXX	XXX						

**SCHEDULE P – PART 4C – COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX						
8. 2019	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX						
10. 2021	XXX	XXX	XXX	XXX						
11. 2022	XXX	XXX	XXX	XXX						

**SCHEDULE P – PART 4D – WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX						
8. 2019	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX						
10. 2021	XXX	XXX	XXX	XXX						
11. 2022	XXX	XXX	XXX	XXX						

**SCHEDULE P – PART 4E – COMMERCIAL MULTIPLE PERIL**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX						
8. 2019	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX						
10. 2021	XXX	XXX	XXX	XXX						
11. 2022	XXX	XXX	XXX	XXX						

**SCHEDULE P – PART 4F – SECTION 1**  
**MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4F – SECTION 2**  
**MEDICAL PROFESSIONAL LIABILITY – CLAIMS-MADE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4G – SPECIAL LIABILITY**  
**(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4H – SECTION 1 – OTHER LIABILITY – OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX		5					
6. 2017	XXX	XXX	XXX	XXX	5					
7. 2018	XXX	XXX	XXX	XXX	XXX	5				
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	5			
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5		
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

**SCHEDULE P – PART 4H – SECTION 2 – OTHER LIABILITY – CLAIMS-MADE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4I – SPECIAL PROPERTY (FIRE, ALLIED LINES,  
INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143		
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94

**SCHEDULE P – PART 4J – AUTO PHYSICAL DAMAGE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4K – FIDELITY/SURETY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4L – OTHER  
(INCLUDING CREDIT, ACCIDENT AND HEALTH)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4M – INTERNATIONAL**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2013	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE    Schedule P - Part 4N, 4O, 4P**

**NONE    Schedule P - Part 4R Sec. 1 and 2, 4S, 4T**

**SCHEDULE P – PART 5A – HOMEOWNERS/FARMOWNERS****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior	174	7	4	1						
2. 2013	611	704	714	717	719	721	722	722	722	722
3. 2014	XXX	593	700	705	706	706	706	706	706	706
4. 2015	XXX	XXX	476	549	553	555	555	555	555	555
5. 2016	XXX	XXX	XXX	407	487	493	494	495	495	495
6. 2017	XXX	XXX	XXX	XXX	446	497	499	500	500	500
7. 2018	XXX	XXX	XXX	XXX	XXX	294	344	350	350	350
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	365	424	432	433
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	305	364	375
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234	276
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior	770	772	1							
2. 2013	87	93	3	1	1					
3. 2014	XXX	66	6	2						
4. 2015	XXX	XXX	64	5	2					
5. 2016	XXX	XXX	XXX	64	5	1	1			
6. 2017	XXX	XXX	XXX	XXX	39	2	1			
7. 2018	XXX	XXX	XXX	XXX	XXX	37	4			
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	42	8		
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	8	1
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	6
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior	141	16	5							
2. 2013	979	1,058	1,063	1,065	1,066	1,067	1,068	1,068	1,068	1,068
3. 2014	XXX	906	985	990	990	990	990	990	990	990
4. 2015	XXX	XXX	739	789	795	796	797	798	798	798
5. 2016	XXX	XXX	XXX	643	693	696	697	698	698	698
6. 2017	XXX	XXX	XXX	XXX	663	698	699	699	700	700
7. 2018	XXX	XXX	XXX	XXX	XXX	509	544	547	549	549
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	577	608	610	610
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	466	517	524
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	394	415
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333

**NONE      Schedule P - Part 5B - Section 1-3**

**NONE      Schedule P - Part 5C - Section 1-3**

**NONE      Schedule P - Part 5D - Section 1-3**

**NONE      Schedule P - Part 5E - Section 1-3**

**NONE      Schedule P - Part 5F - Section 1A-3A**

**NONE      Schedule P - Part 5F - Section 1B-3B**

**SCHEDULE P – PART 5H – OTHER LIABILITY – OCCURRENCE****SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior										
2. 2013	1	1	1	1	1	1	1	1	1	1
3. 2014	XXX									
4. 2015	XXX	XXX	XXX			1	1	1	1	1
5. 2016	XXX	XXX	XXX		1	1	2	2	2	2
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX			1					
5. 2016	XXX	XXX	XXX	1		1				
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4	4
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE      Schedule P - Part 5H - Section 1B-3B**

**NONE      Schedule P - Part 5R - Section 1A-3A**

**NONE      Schedule P - Part 5R - Section 1B-3B**

**NONE      Schedule P - Part 5T - Warranty**

**NONE      Schedule P - Part 6C Sec. 1 and 2, 6D Sec. 1 and 2**

**SCHEDULE P – PART 6E – COMMERCIAL MULTIPLE PERIL****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	
1. Prior											
2. 2013											
3. 2014	XXX										
4. 2015	XXX	XXX									
5. 2016	XXX	XXX	XXX								
6. 2017	XXX	XXX	XXX	XXX							
7. 2018	XXX	XXX	XXX	XXX	XXX						
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P–Pt 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	
1. Prior											
2. 2013											
3. 2014	XXX										
4. 2015	XXX	XXX									
5. 2016	XXX	XXX	XXX								
6. 2017	XXX	XXX	XXX	XXX							
7. 2018	XXX	XXX	XXX	XXX	XXX						
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P–Pt 1)											XXX

**SCHEDULE P – PART 6H – OTHER LIABILITY – OCCURRENCE****SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	
1. Prior											
2. 2013											
3. 2014	XXX										
4. 2015	XXX	XXX									
5. 2016	XXX	XXX	XXX								
6. 2017	XXX	XXX	XXX	XXX	29	29	29	29	29	29	
7. 2018	XXX	XXX	XXX	XXX	XXX	26	26	26	26	26	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	24	24	24	24	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	20	20	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	17	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15
13. Earned Premiums (Sc P–Pt 1)					29	26	24	20	17	15	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	
1. Prior											
2. 2013											
3. 2014	XXX										
4. 2015	XXX	XXX									
5. 2016	XXX	XXX	XXX								
6. 2017	XXX	XXX	XXX	XXX	29	29	29	29	29	29	
7. 2018	XXX	XXX	XXX	XXX	XXX	26	26	26	26	26	
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	24	24	24	24	
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	20	20	
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	17	
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15
13. Earned Premiums (Sc P–Pt 1)					29	26	24	20	17	15	XXX

- NONE    Schedule P - Part 6H Sec. 1B and 2B, 6M Sec. 1B and 2B**
- NONE    Schedule P - Part 6N Sec. 1 and 2, 6O Sec. 1 and 2**
- NONE    Schedule P - Part 6R Sec. 1A, 2A and 1B, 2B**
- NONE    Schedule P - Part 7A**
- NONE    Schedule P - Part 7A (Continued)**
- NONE    Schedule P - Part 7B**
- NONE    Schedule P - Part 7B (Continued)**

## SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.

1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [ ] No [X]

If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$ \_\_\_\_\_

1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [ ] No [X]

1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [ ] No [X]

1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [ ] No [ ] N/A [X]

1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior		
1.602 2013		
1.603 2014		
1.604 2015		
1.605 2016		
1.606 2017		
1.607 2018		
1.608 2019		
1.609 2020		
1.610 2021		
1.611 2022		
1.612 Totals		

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No [ ]

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No [ ]

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [ ] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: (in thousands of dollars) 5.1 Fidelity \$ \_\_\_\_\_  
5.2 Surety \$ \_\_\_\_\_

6. Claim count information is reported per claim or per claimant. (indicate which). Per Claim \_\_\_\_\_

If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [ ] No [X]

7.2 An extended statement may be attached

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**NONE    Schedule T - Part 2**

**NONE    Schedule Y - Part 1A**

**NONE    Schedule Y - Part 2**

**NONE    Schedule Y - Part 3**

## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

### REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	<u>Responses</u>
<b>MARCH FILING</b>	
1. Will an actuarial opinion be filed by March 1?	YES .....
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES .....
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES .....
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES .....
<b>APRIL FILING</b>	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES .....
6. Will Management's Discussion and Analysis be filed by April 1?	YES .....
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES .....
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	See Explanation .....
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1?	YES .....
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES .....
<b>SUPPLEMENTAL FILINGS</b>	
The following supplemental reports are required to be filed as part of your annual statement filing if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of <b>NO</b> to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter <b>SEE EXPLANATION</b> and provide an explanation following the interrogatory questions.	
<b>MARCH FILING</b>	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO .....
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO .....
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO .....
14. Will Supplemental A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO .....
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO .....
16. Will the Premiums Attributed to Protected Cells be filed by March 1?	NO .....
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO .....
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO .....
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES .....
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	NO .....
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO .....
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO .....
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO .....
24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO .....
25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO .....
26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO .....
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution contracts be filed with the state of domicile and the NAIC by March 1?	NO .....
<b>APRIL FILING</b>	
28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO .....
29. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO .....
30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO .....
31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO .....
32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO .....
33. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	NO .....
34. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April?	NO .....
35. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?	NO .....
36. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO .....
<b>AUGUST FILING</b>	
37. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO .....

## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

Explanation 8:	Not applicable
Explanation 11:	Not applicable
Explanation 13:	Not applicable
Explanation 14:	Not applicable
Explanation 15:	Not applicable
Explanation 16:	Not applicable
Explanation 17:	Not applicable
Explanation 18:	Not applicable
Explanation 20:	Not applicable
Explanation 21:	Not applicable
Explanation 22:	Not applicable
Explanation 23:	Not applicable
Explanation 24:	Not applicable
Explanation 25:	Not applicable
Explanation 26:	Not applicable
Explanation 27:	Not applicable
Explanation 28:	Not applicable
Explanation 29:	Not applicable
Explanation 30:	Not applicable
Explanation 31:	Not applicable
Explanation 32:	Not applicable
Explanation 33:	Not applicable
Explanation 34:	Not applicable

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

Explanation 35: Not applicable

Explanation 36: Not applicable

Explanation 37: Not applicable

**Bar Code:**



32573202220100000



3257320222420000000



3257320222440000000



3257320222360000000



3257320222455000000



3257320222490000000



3257320222385000000



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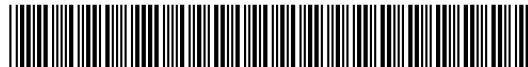
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